

Figure 1

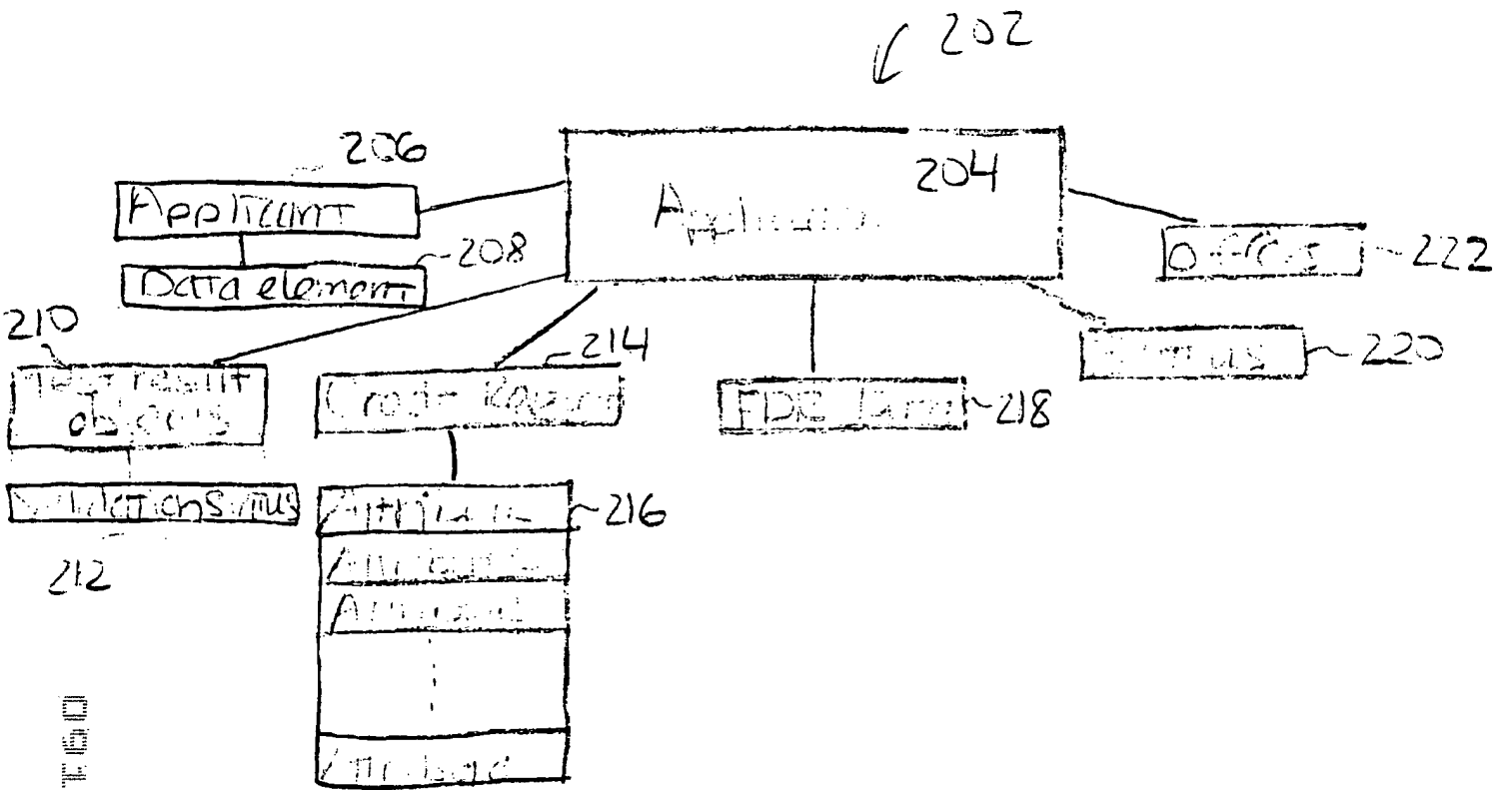


Figure 2

00185878-10398

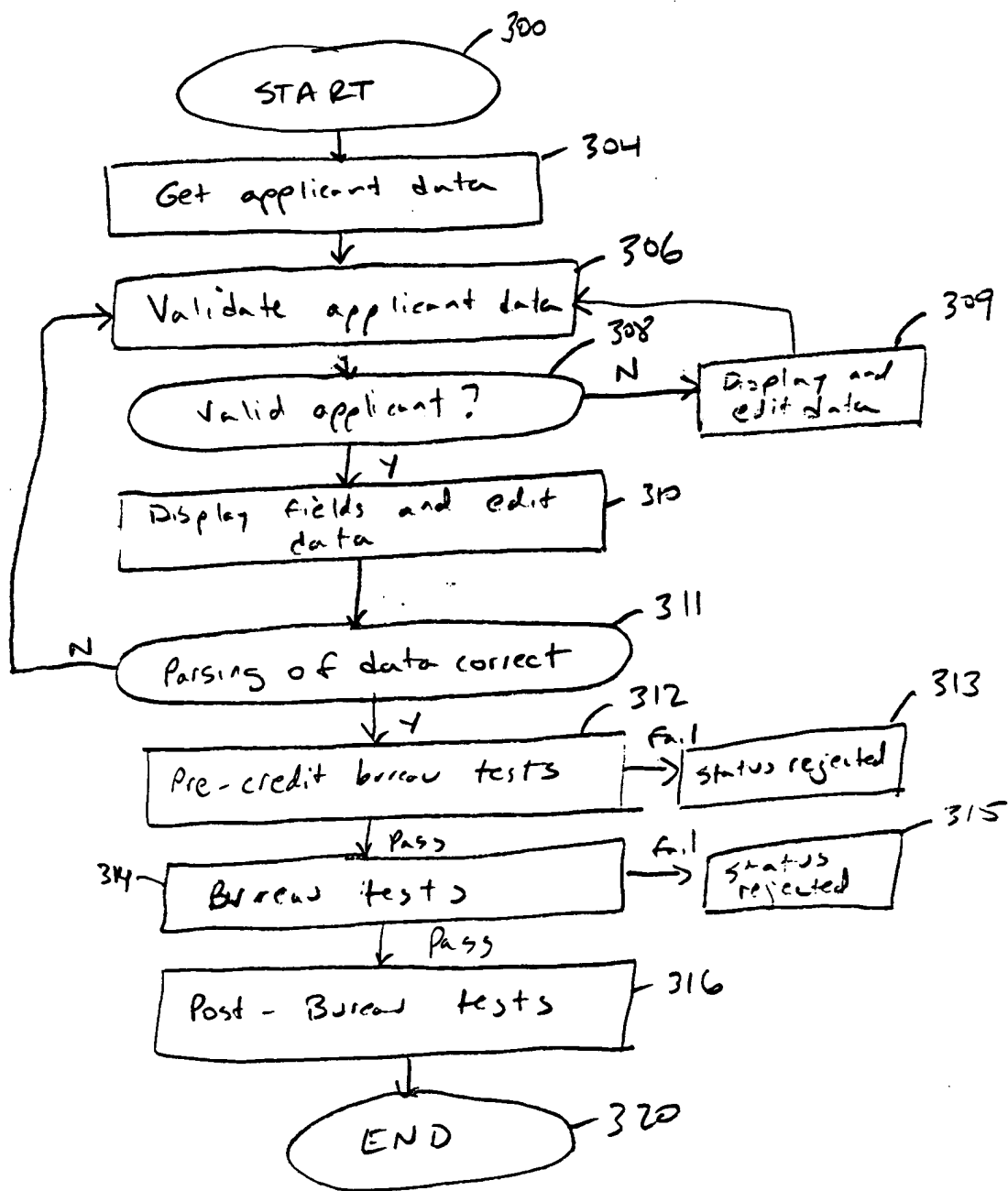


Figure 3

start

306

Validate address

402

Store test result

404

Validate phase #

406

Store test result

408

Validate sec sec #

410

Store test result

412

End

420

Figure 4A

09185878-110398

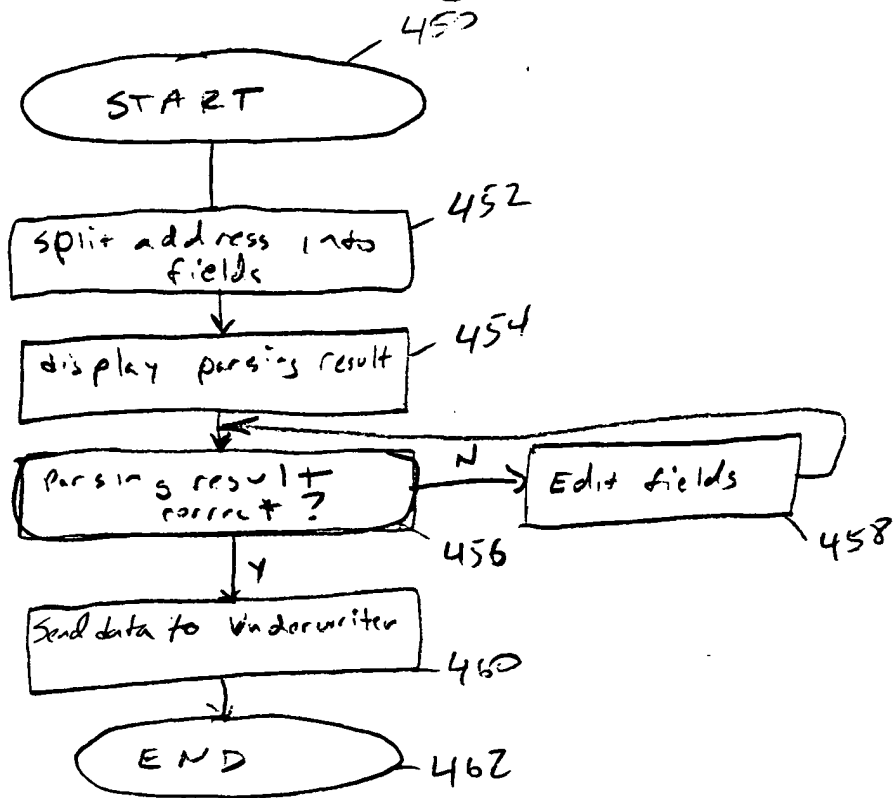


Figure 4B

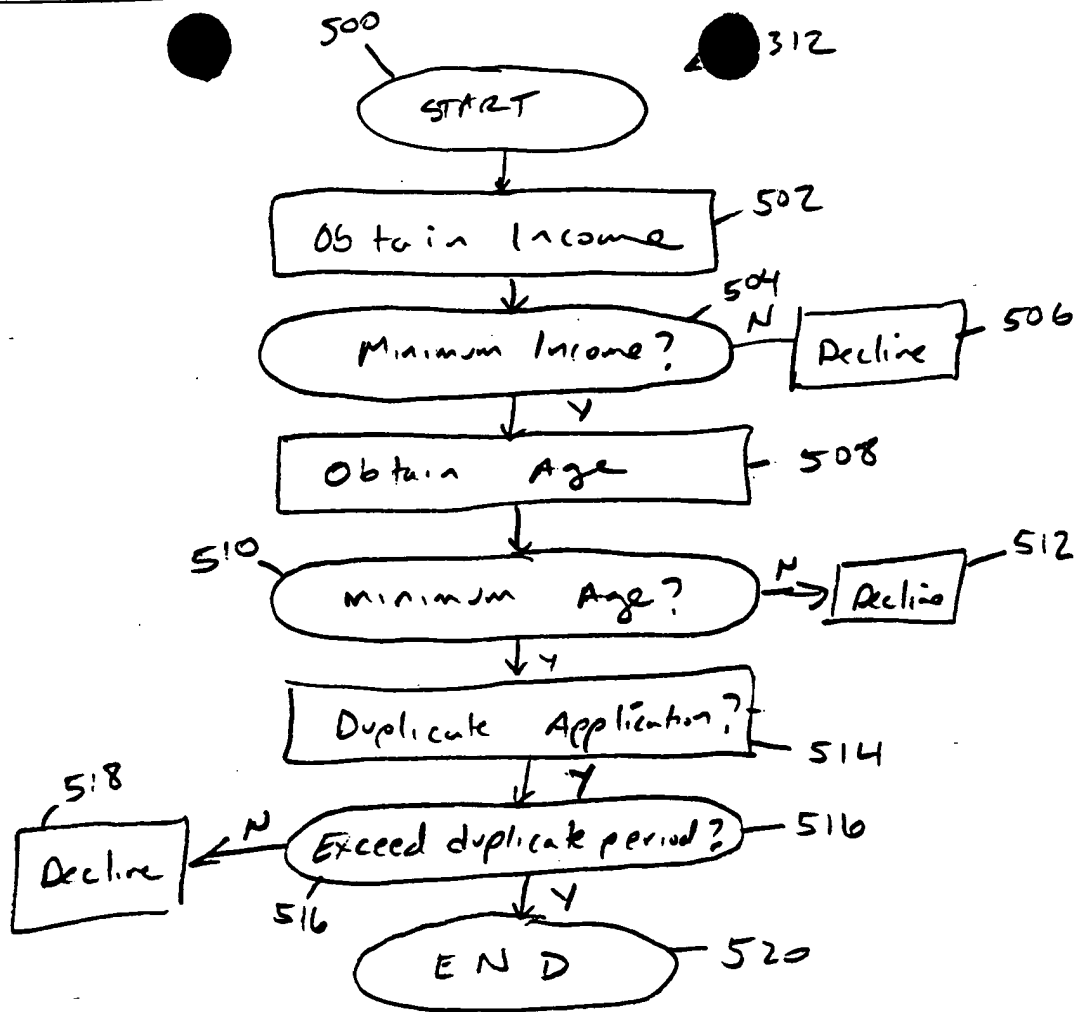


Figure 5

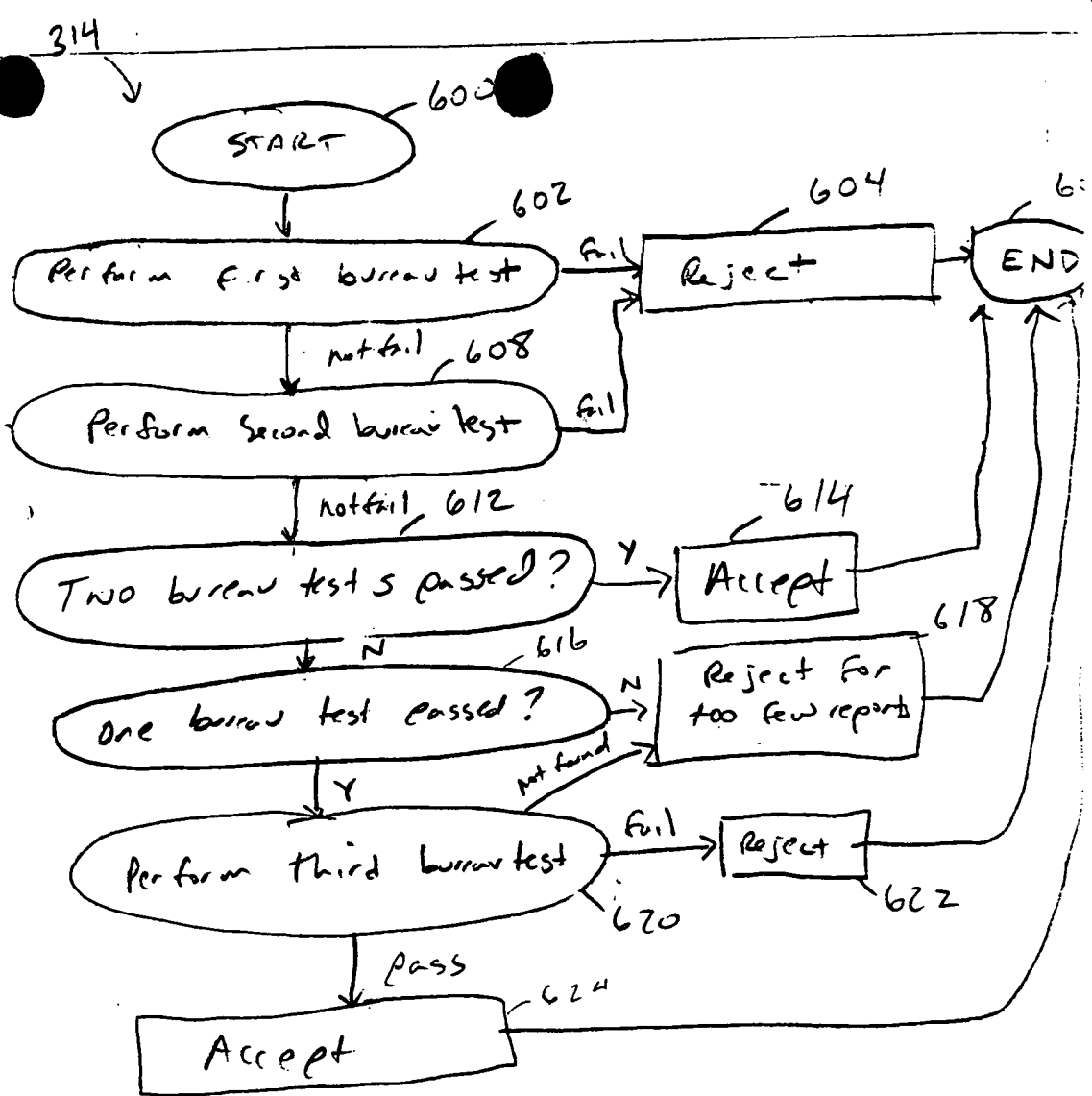


Figure GA

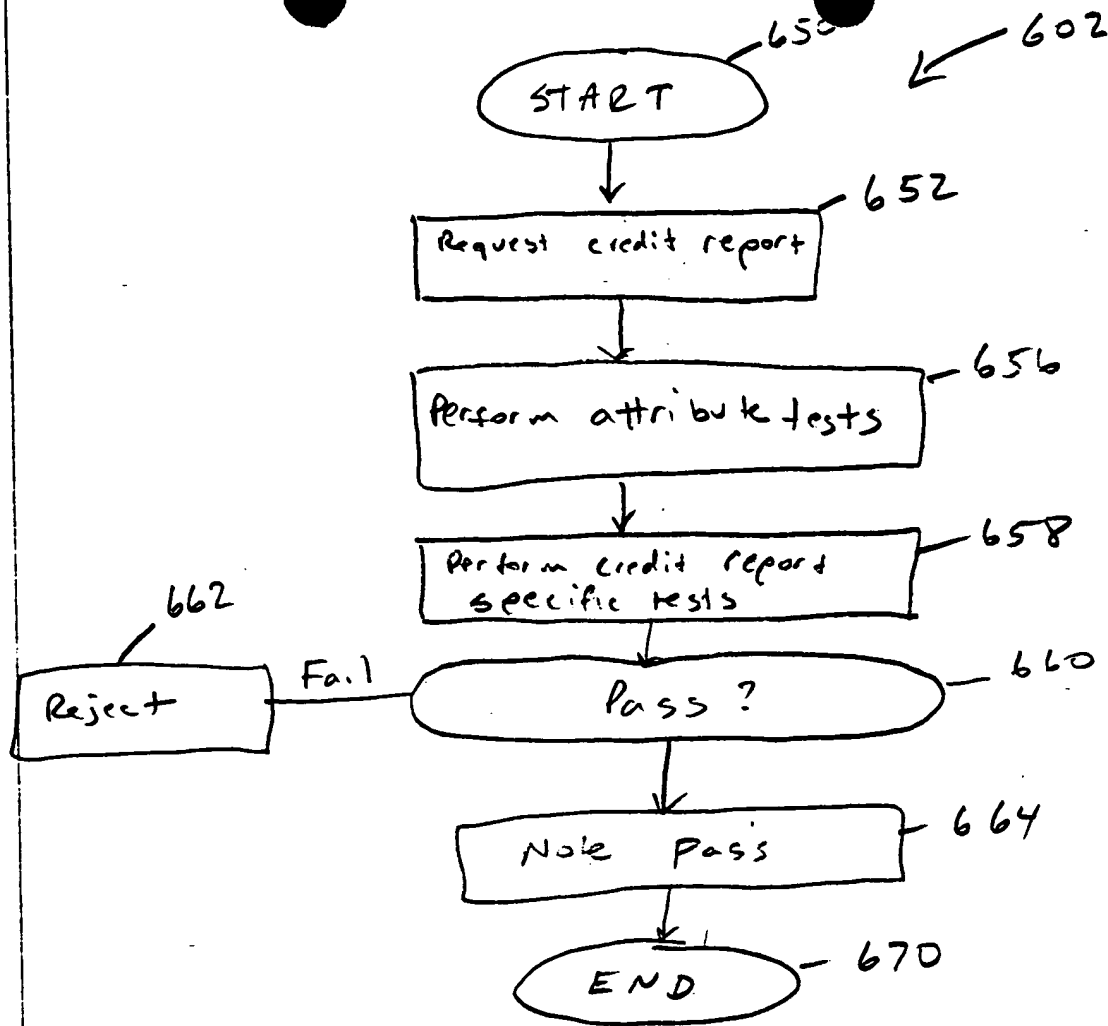


Figure 6B

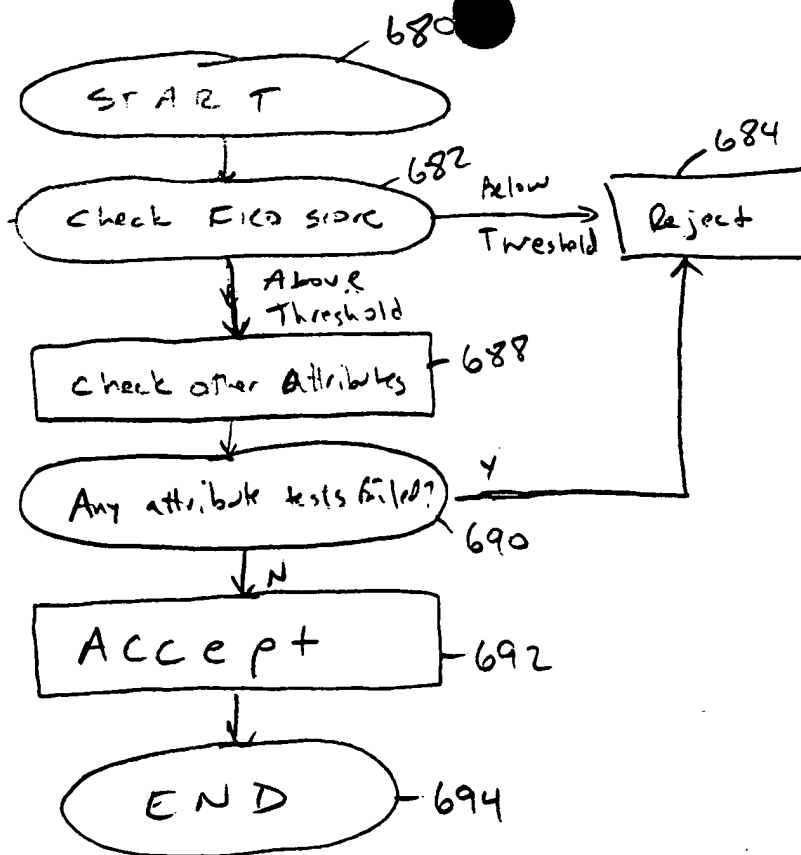


Figure 6C

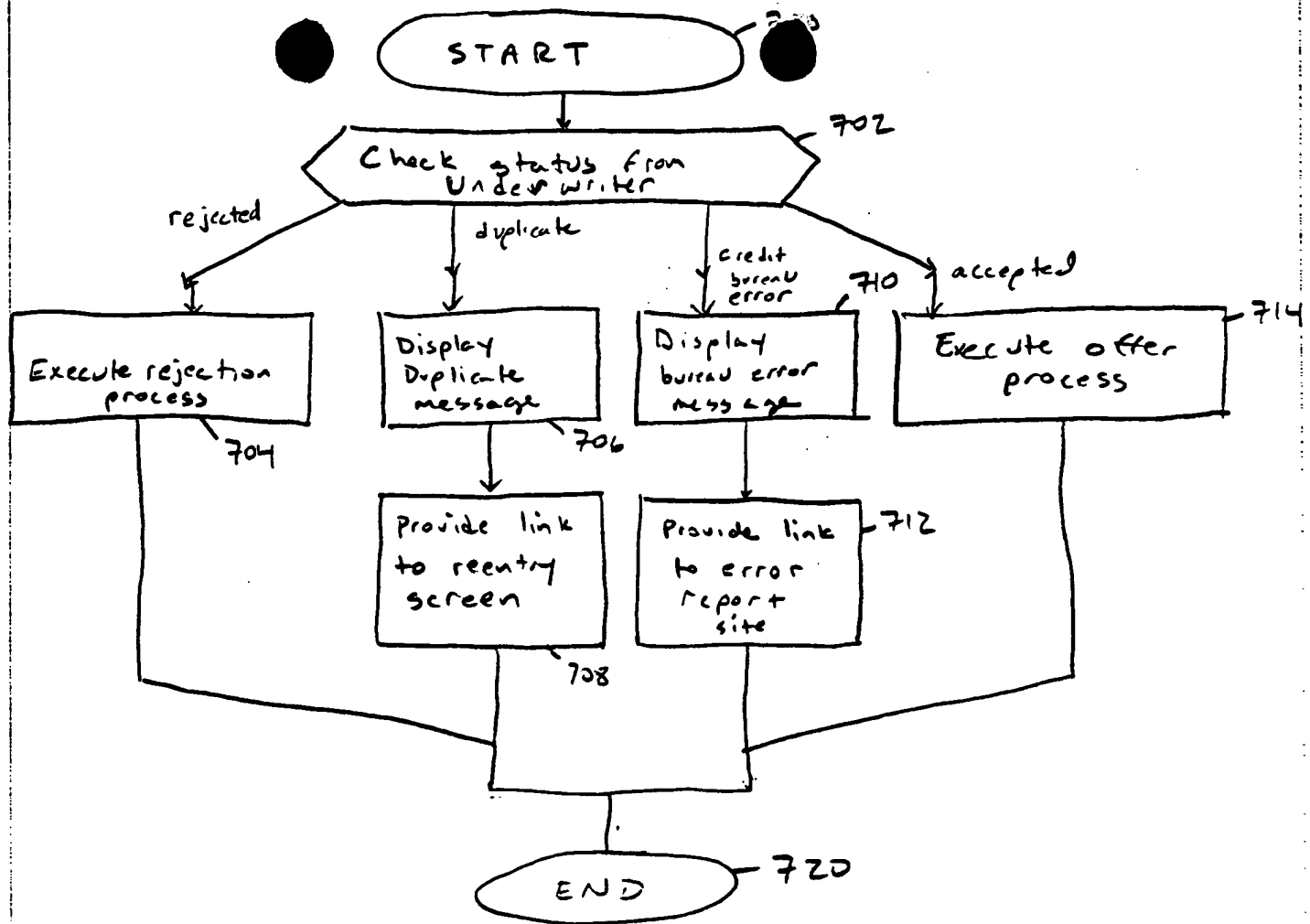


Figure 7

09185878-110398

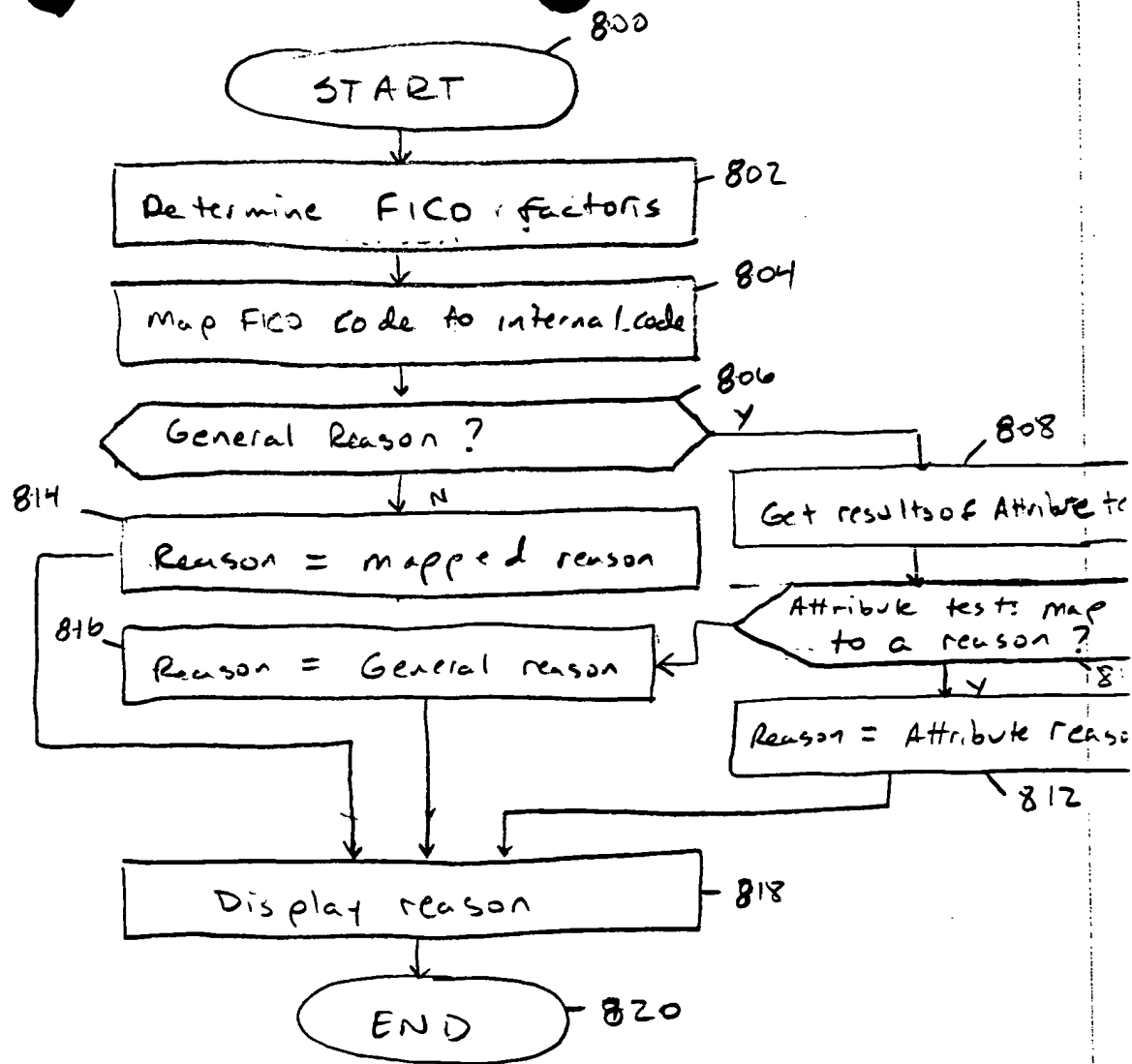


Figure 8A

External Code	Internal Code	Internal decline reason
E1	I1	General reason
E2	I1	General reason
E3	I1	General reason
E4	I4	specific reason
E5	I5	Specific reason

Figure 8 B

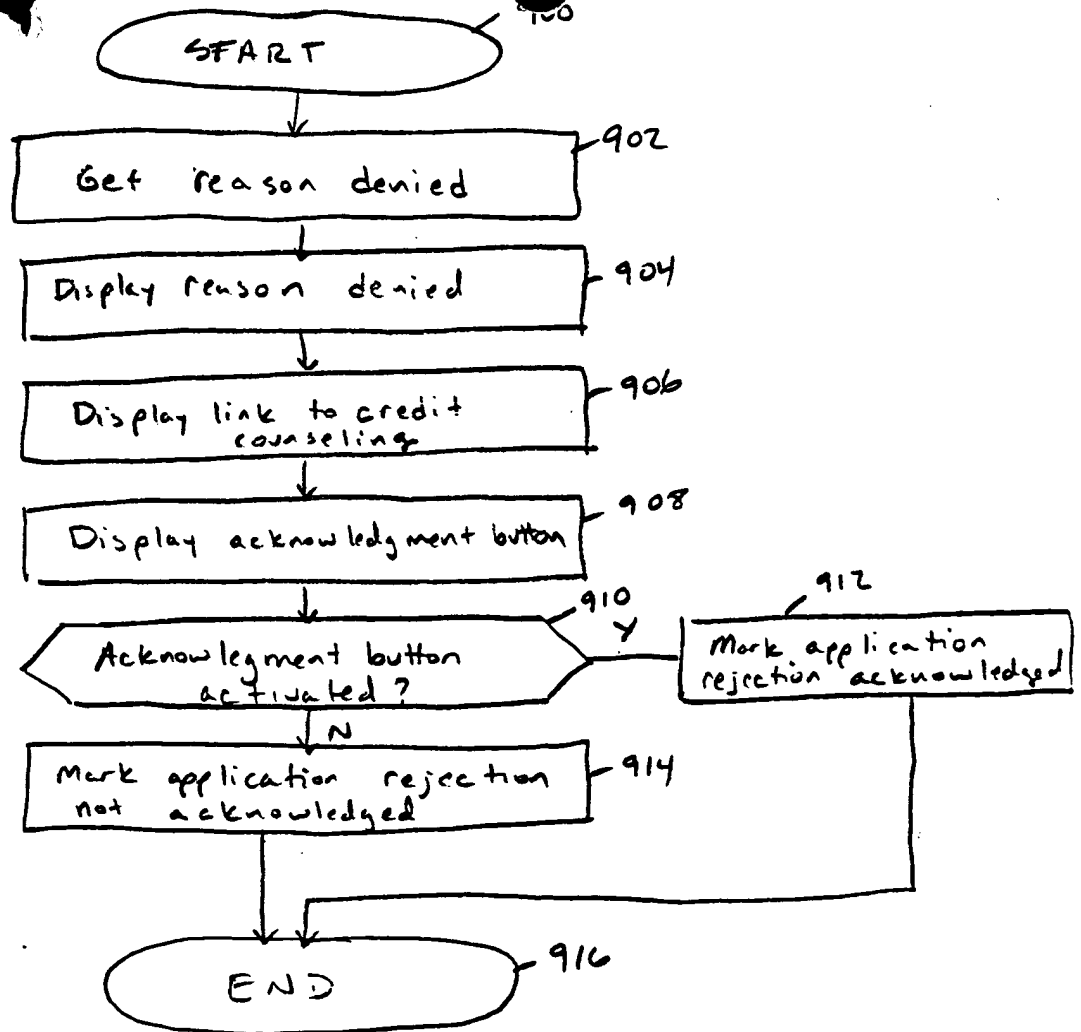


Figure 9

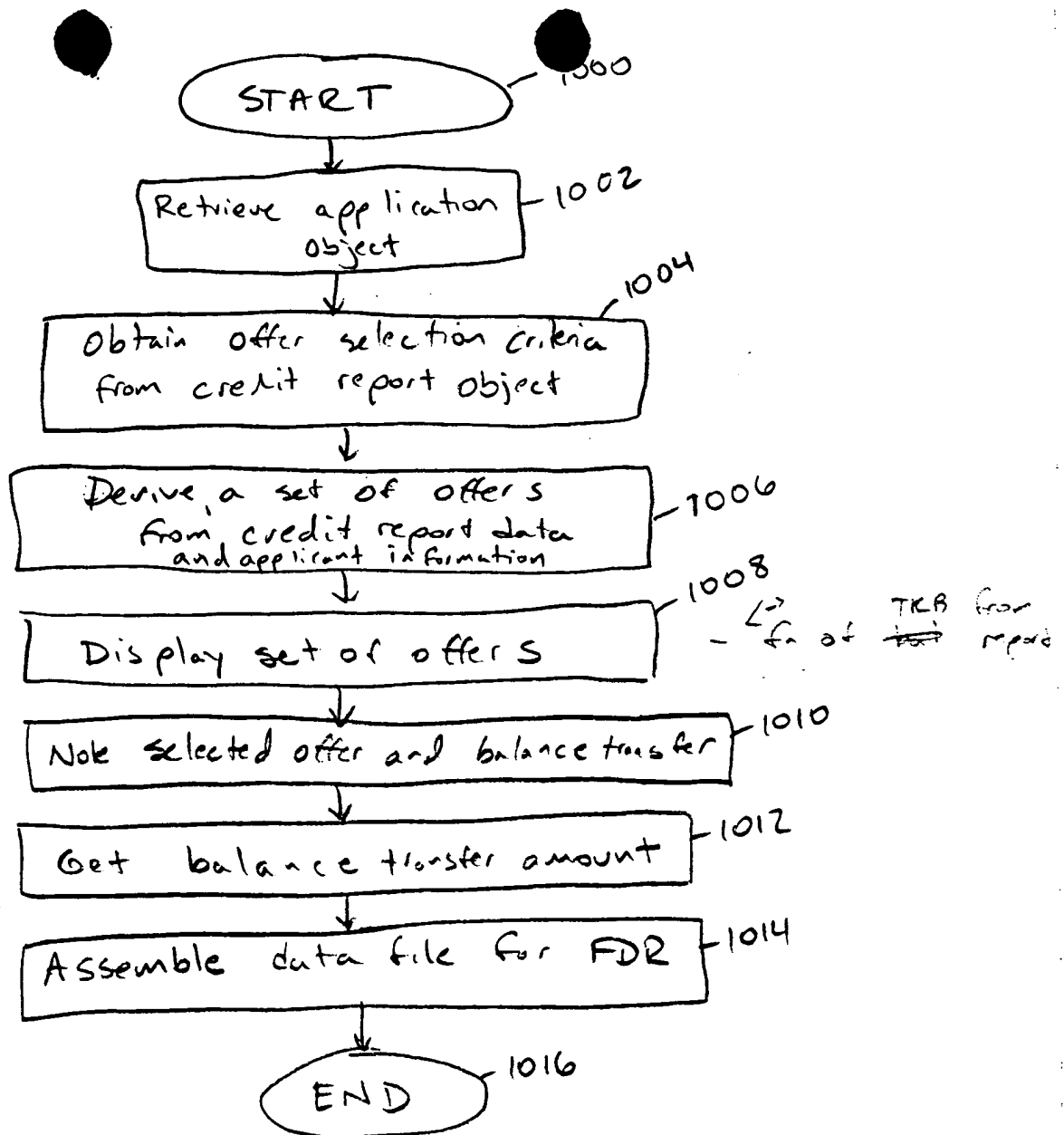


Figure 10 A

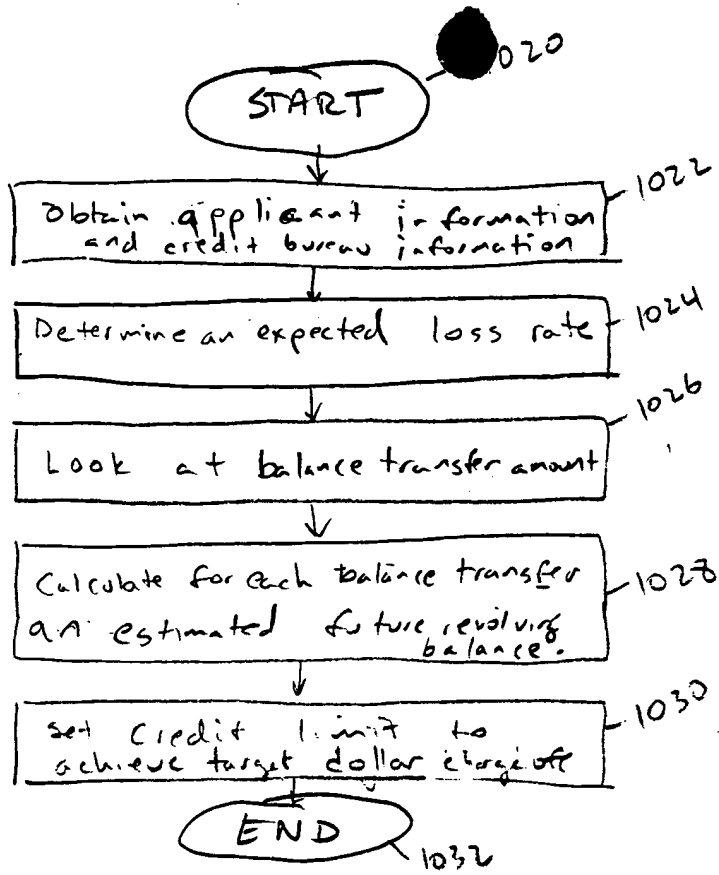


Figure 10B

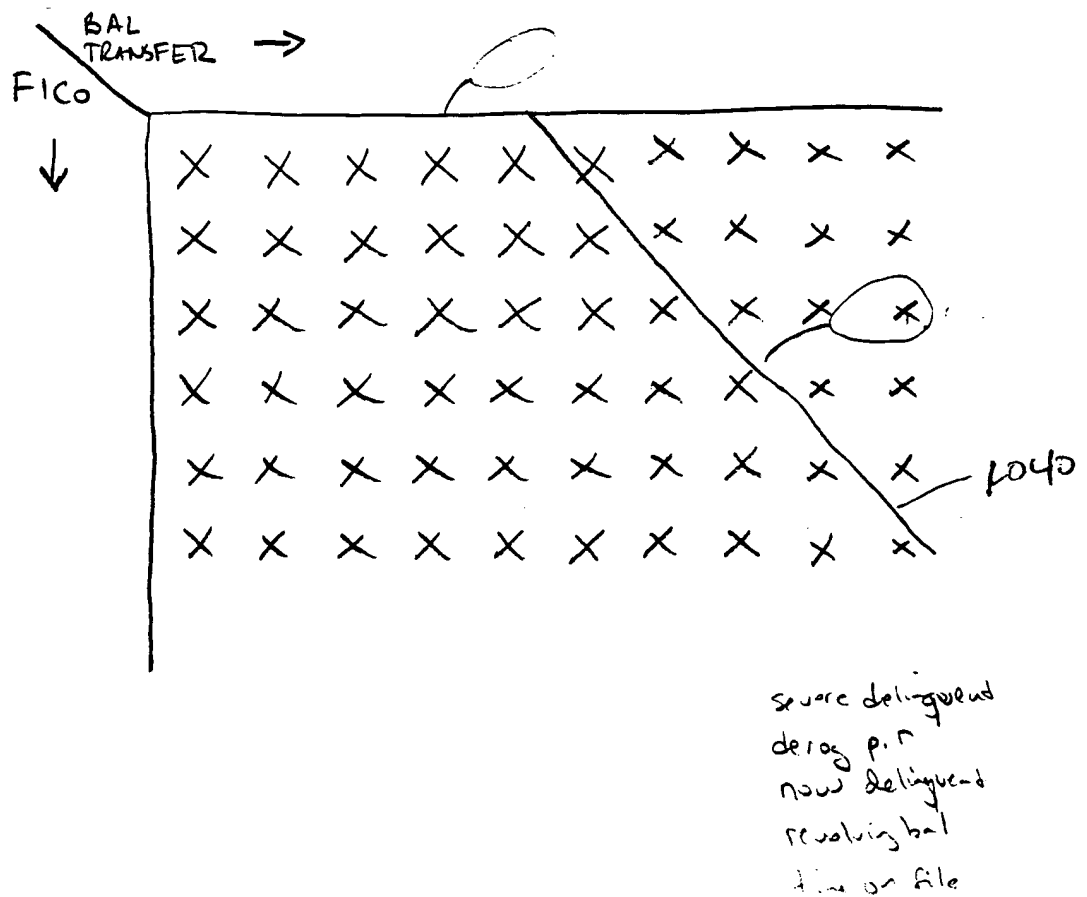


Figure 10C

1108	1110	1112	1114	1116	1118	1120
FICO range	Income range	Balance Transfer	Offer 1	Offer 2	Offer 3	Offer 4
530-550	40,000-45,000	1000	Link1	Link2	Link3	Link4
551-600	35,000-40,000	750	Link1	Link2	Link3	Link4
601-650	46,000-50,000	500	Link1	Link2	Link3	Link4
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Figure 11

09105078 110308

09185878-110398
SECRET

1202
1212
1214 1216 1218 1220

		Rate	Annual Fee	Credit Limit	Required Balance Transfer
1204 ~	Offer 1	5.9%	0	20,000	12000
1206 ~	Offer 2	6.9%	0	15,000	8000
1208 ~	Offer 3	8.9%	0	10,000	4000
1210 ~	Offer 4	14.9%	20	5,000	0

Figure 12

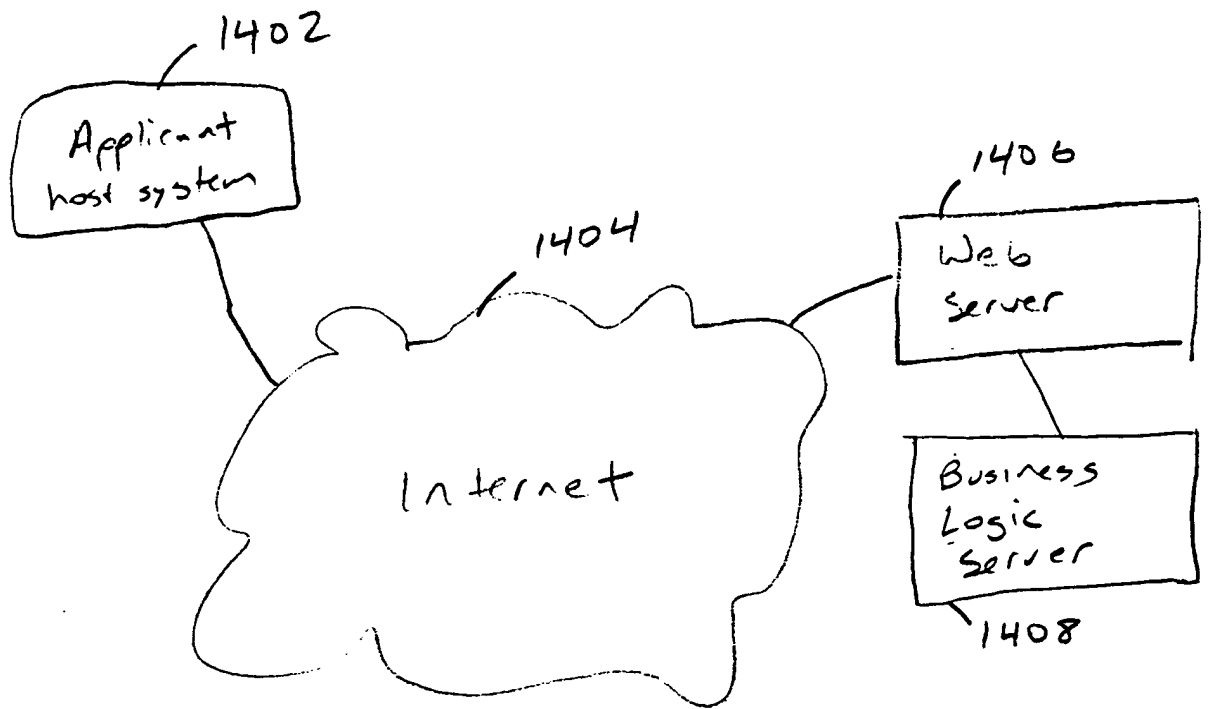


Figure 14